

TELLURIDE DAILY PLANET

NEWS

County residents pay less for health insurance than other Colorado ski resort areas

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Tri-County Health Network hosting enrollment fair on Saturday

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Although residents of some Colorado ski towns are paying among the highest health insurance premiums in the country, San Miguel County is not following that trend.

According to the Colorado All Payer Claims Database, the total cost of care for a year for a resident of Pitkin County, home to Aspen, is the third highest in the state after Mineral and Baca counties, at \$4,453. Summit County, home to five ski resorts, is \$3,117. San Miguel County is one of the lowest in the state at \$2,353.

San Miguel County's costs are in the lowest category, according to Executive Director of Tri-County Health Network Lynn Borup, because the Colorado Division of Insurance breaks the state up into 11 different geographical regions. Insurance carriers have to offer the same rates to everyone within those regions and San Miguel County (along with Telluride) is grouped into Rating Area 10 "West" with Delta, Dolores, Ouray, San Juan and Ouray counties, instead of the Rating Area 11 "Resort" area with Eagle, Garfield, Pitkin and Summit counties.

"I don't know why we are not in the ski towns, but that's great," Borup said. "It keeps our premiums down."

According to a story by National Public Radio, Colorado insurance commissioner Marguerite Salazar approved the higher insurance rates for ski towns because most things, including, rent, gas and groceries are also more expensive. People in other resort communities are upset at having to pay higher premiums and want to be grouped in a lower-paying rating area. Fortunately for local residents, San Miguel County is already grouped in a lower-paying rating area.

"Maybe because we are nestled down here in the rural areas," Borup said. "Our (health care services) delivery system is very different."

Representatives from Tri-County Health Network will be at the Wilkinson Public Library on Saturday to help residents navigate the state health insurance exchange, Connect for Health Colorado. The health insurance enrollment fair is from 11 a.m.-5 p.m.

Borup said Tri-County Health can help with things like Medicaid denials and approvals. To be eligible for the state marketplace, people must first make sure they do not qualify for Medicaid. Seasonal workers who make all their money in just a few months of the year might also need extra help figuring out the system.

"If you are stuck in the application process, we can unstick you and get you the resources," Borup said.

For the last several months Tri-County Health has employed three health coverage guides who are trained to help people with getting insurance under the Affordable Care Act, whether its through Connect for Health Colorado, Medicaid or Child Health Plan Plus. Borup said enrollment has picked up since the holidays.

The enrollment deadline to get coverage by March 1 is Feb. 15. Enrollment by March 1 guarantees coverage by April 1 and enrollment by March 31 guarantees coverage by May 1.

“Overall we’ve had some positive experiences,” Borup said. “Health care is confusing ... It’s not as easy and simple as I think everybody has hoped.”

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